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09/24/99Attorney Docket No. 37168/82045

ASSISTANT COMMISSIONER FOR PATENTS
Washington, D.C. 20231

Jc678 U.S. PRO
09/406290
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Sir:

Transmitted herewith for filing is the patent application of:

Inventor(s): Jeffrey K. Dellinger al.

Title: METHOD AND APPARATUS FOR PROVIDING RETIREMENT INCOME BENEFITS

Enclosed are:

XX Specification, including 6 claims (30 pages)XX Fifteen (15) sheets of informal drawingsXX Declaration and Power of Attorney An Assignment of the invention to: _____ Statement of Status as Small Entity

The filing fee has been calculated as shown below:

	(COL. 1)	(COL. 2)
FOR:	NO. FILED	NO. EXTRA
BASIC FEE		
TOTAL CLAIMS	* 6 -20=	0
INDEP CLAIMS	* 2 -3 =	0
MULTIPLE DEPENDENT CLAIM PRESENTED		


*If the difference in Col. 1 is less
than zero, enter "0" in Col. 2

SMALL ENTITY	
RATE	FEE
	\$ 380
X 9 =	\$
X39 =	\$
+130=	\$
TOTAL	\$

OTHER THAN A SMALL ENTITY	
RATE	FEE
	\$ 760
X18 =	\$
X78 =	\$
+260=	\$
TOTAL	\$ 760


X A check in the amount of \$ 760.00 for X filing fee recording fee is enclosed.

o charge any additional fees which may be
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231. 
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